FIGURE 1A

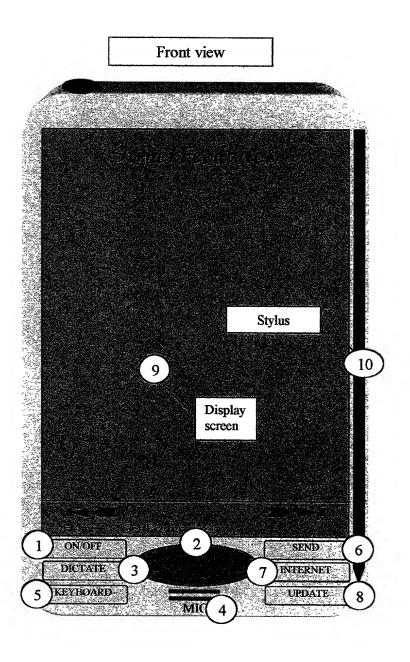


FIGURE 1B

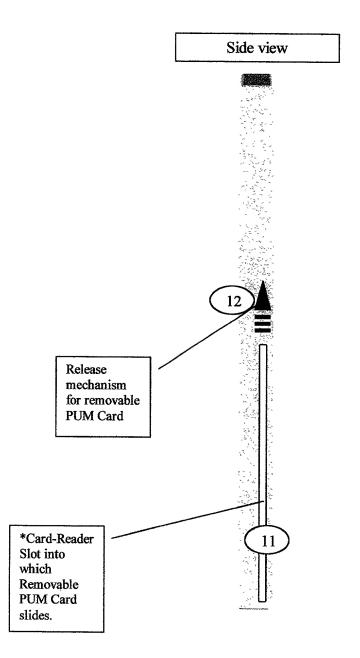


FIGURE 1C

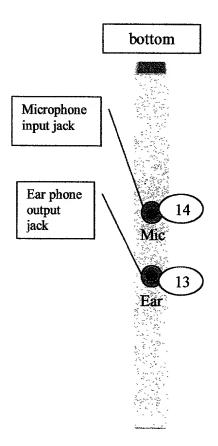


FIGURE 1D

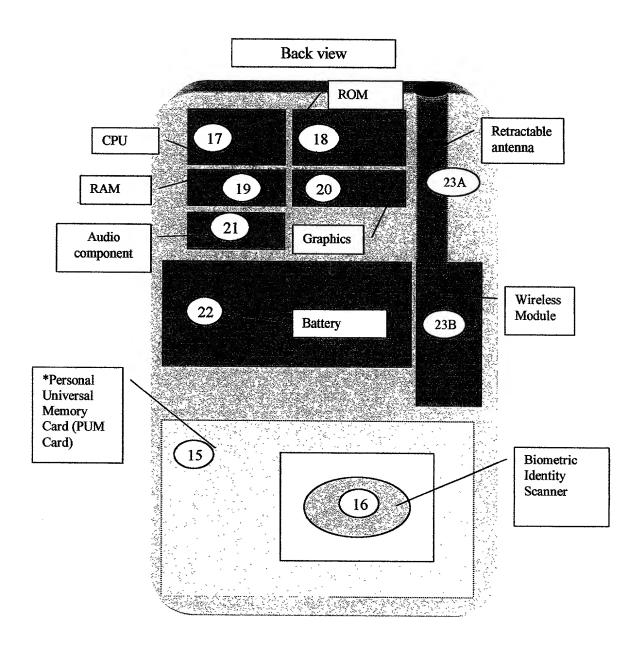


FIGURE 2
CONFIGURATION-DEPENDENT DOWNLOAD PROCESS 200

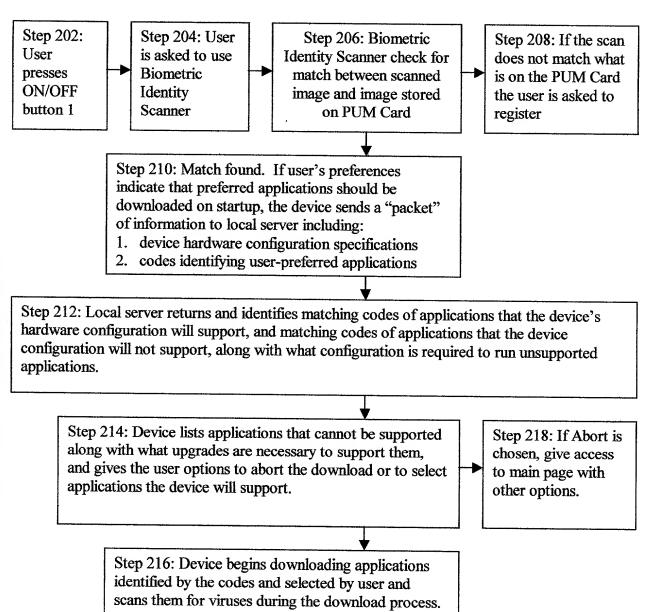
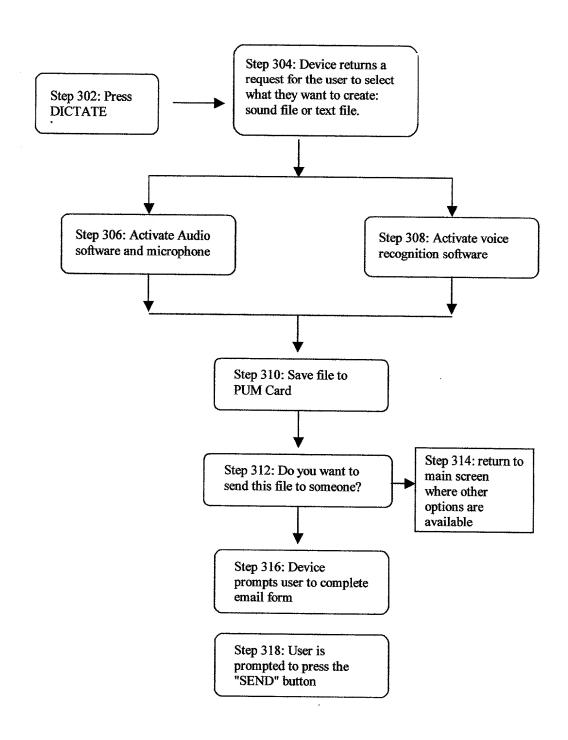


FIGURE 3
PROCESS 300 FOR VOICE INPUT

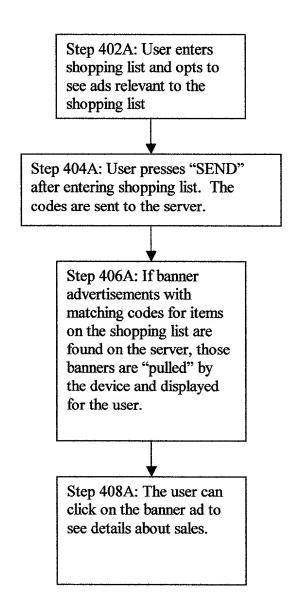


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FIGURE 4A

PRIVATE COMMUNICATION PROCESS 400A FOR "PULLING" INFORMATION

(Used for personalizing the shopping experience, for example.)



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FIGURE 4B

PRIVATE COMMUNICATION PROCESS 400B FOR "PUSHING" INFORMATION

(Used for paying a vendor, for example.)

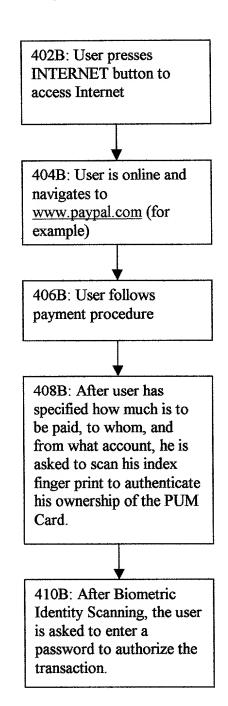


FIGURE 5 PROCESS 500 FOR UPDATING THE PUM CARD

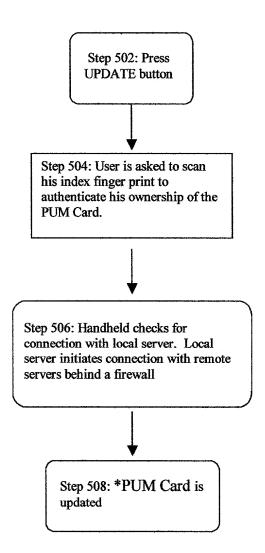


FIGURE 6
SMART-ERASE SHUTDOWN PROCESS 600

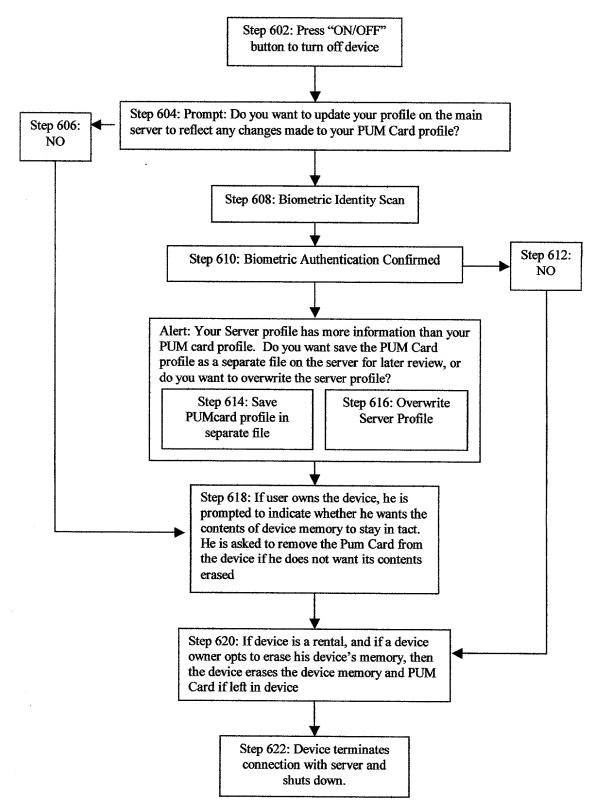


FIGURE 7 PERSONAL UNIVERSAL MEMORY CARD (PUM Card)

Front View

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SuperFeedback PUM Card

458 786 958 335 153

Back View



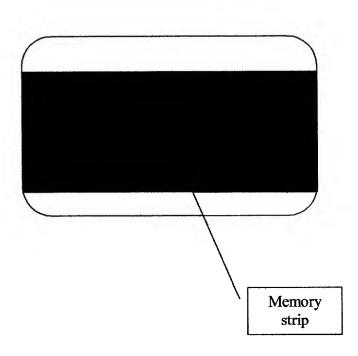


FIGURE 8 COMMUNICATION NETWORK 800

